

In re:  
Charles S. Vernacchio  
Beverly A. Vernacchio  
Debtors

Case No. 20-10339-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 02, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Charles S. Vernacchio, Beverly A. Vernacchio, 189 Goshen Road, Schwenksville, PA 19473-2201
14470294	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14454087	Capital One/walmart, 30285, Salt Lake City, UT 84130
14454094	Einstein Medical Center Montgomery, Lockbox #789742, PO Box 8500, Philadelphia, PA 19178-9742
14454095	Einstein Practice Plan, Inc., P.O. Box 780003, Philadelphia, PA 19178-0003
14454105	Suburban Community Hospital, PO Box 536605, Pittsburgh, PA 15253-5908
14653250	+ U.S. BANK NATIONAL ASSOCIATION, C/O Alyk L Oflazian, Manley Deas & Kochalski LLC, 1555 Lakeshore Drive, Columbus, OH 43204-3825
14837097	+ U.S. Bank National Association, C/O Mark A. Cronin, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 02 2024 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14479794	Email/Text: ally@ebn.phinsolutions.com	May 02 2024 23:49:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14620342	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2024 23:55:24	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14454080	+ Email/Text: ally@ebn.phinsolutions.com	May 02 2024 23:49:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14473146	Email/PDF: bncnotices@becket-lee.com	May 03 2024 00:08:25	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14454081	+ Email/PDF: bncnotices@becket-lee.com	May 03 2024 00:07:04	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14454082	+ Email/Text: BarclaysBankDelaware@tsico.com	May 02 2024 23:49:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14454083	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 02 2024 23:54:28	Best Egg, Po Box 42912, Philadelphia, PA 19101-2912
14462153	+ Email/Text: BKPT@cfna.com	May 02 2024 23:49:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14454084	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 03 2024 00:25:41	Capital One, Attn: Bankruptcy, Po Box 30285,

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			Salt Lake City, UT 84130-0285
14465162	+ Email/PDF: ebn_ais@aisinfo.com	May 03 2024 00:06:56	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14465163	+ Email/PDF: ebn_ais@aisinfo.com	May 02 2024 23:55:29	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14470294	^ MEBN	May 02 2024 23:37:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14454088	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 03 2024 00:07:20	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14488846	Email/PDF: Citi.BNC.Correspondence@citi.com	May 03 2024 00:07:17	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14454089	+ Email/Text: BKPT@cfna.com	May 02 2024 23:49:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14454090	+ Email/PDF: creditonebknotifications@resurgent.com	May 03 2024 00:06:56	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14454092	Email/Text: mrdiscen@discover.com	May 02 2024 23:49:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14457444	Email/Text: mrdiscen@discover.com	May 02 2024 23:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14454096	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 02 2024 23:50:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14485086	Email/Text: JCAP_BNC_Notices@jcap.com	May 02 2024 23:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14454097	+ Email/Text: PBNCNotifications@peritussservices.com	May 02 2024 23:49:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14486612	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2024 23:56:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14497612	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2024 23:55:28	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14480573	Email/PDF: MerrickBKNotifications@Resurgent.com	May 02 2024 23:56:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14454099	Email/Text: ml-ebn@missionlane.com	May 02 2024 23:49:00	Mission Lane/bsb, Po Box 105286, Atlanta, GA 30304
14454100	Email/Text: EBN@Mohela.com	May 02 2024 23:49:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
14454098	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 02 2024 23:54:28	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14454102	Email/Text: nsm_bk_notices@mrcooper.com	May 02 2024 23:49:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
14454103	+ Email/PDF: cbp@omf.com	May 02 2024 23:56:33	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14485511	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 02 2024 23:55:30	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14454104	+ Email/Text: lreed@medusind.com	May 02 2024 23:50:00	Princeton Pathology Services, 5755 Hoover Blvd, Tampa, FL 33634-5340
14481798	Email/Text: bnc-quantum@quantum3group.com	May 02 2024 23:49:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14463594	Email/PDF: resurgentbknotifications@resurgent.com		

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		May 02 2024 23:54:28	Resurgent Capital Services as servicing agent for, Best Egg, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14454106	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		May 02 2024 23:54:26	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14485123	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 02 2024 23:56:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14454107	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		May 02 2024 23:54:26	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14482538	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 02 2024 23:49:00	U.S. BANK NATIONAL ASSOCIATION, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
14482356	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 02 2024 23:49:00	U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
14479758	+ Email/Text: RASEBN@raslg.com		
		May 02 2024 23:49:00	U.S. Bank National Association, C/O Andrea Betts, Esquire, 10700 Abbott's Bridge Road, Ste. 170, Duluth, GA 30097-8461
14836754	^ MEBN		
		May 02 2024 23:37:09	U.S. Bank National Association, as trustee, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14454108	+ Email/Text: bnc-bluestem@quantum3group.com		
		May 02 2024 23:50:00	Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14454085	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14454086	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14454091	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14454093	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14454101	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
14733894	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1 amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor U.S. Bank National Association amps@manleydeas.com
DAVID M. OFFEN	on behalf of Debtor Charles S. Vernacchio dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Beverly A. Vernacchio dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1 bkgroup@kmlawgroup.com
HAROLD N. KAPLAN	on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1 mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Charles S. Vernacchio and Beverly A.  
Vernacchio

Debtor(s)

Case No: 20-10339-pmm

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 5/2/24